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DIMENSIONS OF INDIVIDUAL RELIGIOSITY AND CHARITY: CROSS-NATIONAL EFFECT DIFFERENCES IN EUROPEAN COUNTRIES?

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The relation between religiosity and donations to charity has frequently been subject of research. We analyzed effects of dimensions of individual religiosity (Glock and Stark 1966) on people's intention to donate to the poorest countries. We tested for cross-national effect differences in representative samples of seven European countries. Results turned out to be relatively robust across countries. We found that church attendance, dogmatic conviction and a consequential religious attitude affect intentional donations positively. The religiosity of one's network does have an additional effect. Partner's church attendance is positively related to willingness to donate. However, people with mainly friends with the same religious opinions are less willing to donate.

INTRODUCTION

All world religions stress the importance of benevolence with regard to people in need (see Batson, Schoenrade, and Ventis 1993:331-332; Schroeder et al. 1995:7-10). Within the Christian tradition, which is the most prominent in Europe, Jesus' explanation of the principle "love your neighbour as yourself" as expressed in the famous parable on the Good Samaritan (Luke 10: 25-37) is a typical example of stressing benevolent behavior.¹ Islam, the second largest religion in Europe, proclaims the religious duty to support the poor (the *zakāh* and *sadaqah*) as one of its five obligations (Farah 2000). One of the most common ways to practice benevolence is to donate money. The question has been raised frequently whether there is actually a positive relation between the religiosity of individuals and their donations. Research to date has shown that people who often attend religious services donate significantly more money than less frequent visitors (Flanagan 1991; Barry 1996; Regnerus, Smith, and Sikkink 1998; Bekkers 2002a, 2003; Scheepers and Te Grotenhuis 2005).

However, do religious people also donate more than average to non-religious targets such as the poor in third world countries? Previous research has shown that religious people indeed donate much to secular funds (Bekkers 2002a, 2003). But then again, which particular aspects of religiosity are responsible for this behavior? To what extent does the network of the indi-

vidual and personal attitudes affect willingness to donate? Are such effects also robust across countries or do they depend on country characteristics? In our investigation of these issues, we will improve upon previous research in four ways.

First, religiosity is a multifaceted phenomenon. The influential studies of Glock and Stark (Glock 1962; Glock and Stark 1965, 1966; Stark and Glock 1968) distinguished different dimensions of religiosity: *practice, belief, experience and consequences*.² Previous research with regard to intentional donations includes only some of these dimensions. Much research has made use of measures of practice—e.g., denomination and church attendance—and some also of consequences—e.g., importance of religious faith (Regnerus et al. 1998; Bekkers 2002a, 2003), but has neglected the other dimensions of religiosity like religious beliefs and experiences. In this research, we will investigate the decisive impact of all these dimensions of religiosity on intentional donations. By doing this, we will get more detailed information on which aspects of religiosity are important with regard to determining charity.

Second, the religiosity of the individual is related to other determinants of generosity to charity. In our investigation, we include several of those factors that have not been investigated before. We will estimate the effects of the religiosity of the network and of personal attitudes with regard to collectivism vs. individualism (e.g., income inequality, norm-conformity, and free-riding), as well as the effects of interest in society on intentional donations. In addition, we will control for background characteristics that are found to be relevant in previous research.

Third, charity is usually measured with a self-report of the amount of money donated or the frequency of donations within a certain time frame (Regnerus et al. 1998; Bekkers 2002a, 2003; Scheepers and Te Grotenhuis 2005). The actual frequency and amount of money donated by people is influenced by many factors beyond researcher's control, e.g. the number of times people are asked for a contribution (Bekkers 2003), the way in which this is done, and by whom (Yinon and Sharon 1985). An experiment by Eckel and Grossman (2004) suggests that religious people do not donate more to secular charities than non-religious persons when they are in the same situation. To avoid overestimation of the impact of religiosity on money donations due to frequency and characteristics of requests, we asked people whether and how large a percentage of their income they would donate for a specific goal, i.e. the poorest countries.³

Fourth, previous research has predominantly been carried out with samples from North America (Regnerus et al. 1998) and the Netherlands (Bekkers 2002a, 2003). Generalization on the basis of these national samples is difficult if not impossible, since the influence of specific characteristics of the country is not precisely known. Only recently, Scheepers and Te Grotenhuis (2005) investigated a cross-national European sample. However, they operationalized religiosity only as church affiliation and attendance. In this research, we will investigate whether the impact of aspects of religiosity on intentional donations with improved—yet comparable—measurements differs across countries. Moreover, this provides us with possibilities to test previously developed theoretical propositions more thoroughly than before.

Norms, Integration, and Dimensions of religiosity

Why would people be willing to donate at all? At first glance, donating money seems just a loss. There are roughly two kinds of motives why people nonetheless may be willing to donate to certain targets. The first motive is egoism: people try to gain advantage through their behavior e.g. reciprocity credit, esteem, or enhanced self-image. The other motives are

characterized by concern for a certain goal outside the actor: benefiting others to benefit the own group (collectivism); concern for the well-being of recipients (altruism); or a moral norm such as justice (principlism, see Batson 1995).

Religions provide norms—like collectivism, altruism and principlism—and reinforce these norms by collective rituals (Durkheim [1912] 1995). Participation in these rituals is an indicator of an individual's integration into the religious community. The more strongly people are integrated, the more they will comply with the norms of the group (Durkheim 1897; Stark 1994). Following Durkheim's ideas, religiosity is important in two ways with regard to charity: a) beliefs and corresponding norms and b) integration into a group that reinforces these norms.

Glock and Stark (Glock 1962; Glock and Stark 1965, 1966; Stark and Glock 1968) distinguished several dimensions of religiosity: *practice*, *belief*, *experience* and *consequences* as indicators of norms or integration. Practice points to public practice—church membership and church attendance—and private practice—prayer and meditation. *Belief* refers to religious views such as *particularism* and *dogmatism*. Experience stands for religious emotions and revelations. *Consequences* refers to the importance of religion in people's daily lives.

Norms are indicated by several dimensions of religiosity. The dimension of *consequences* is an indicator of adhering to norms with regard to benevolence since benevolence is one of the universal religious values (see Batson et al. 1993:331-332; Schroeder et al. 1995:7-10). Hence, to practice your religion means to some extent to practice benevolence. Donating money to charity is a clear and easy form of benevolence. Therefore, we hypothesize a positive relation between the consequences dimension and the willingness to donate money (H1). *Particularistic beliefs* are likely to be related to norms with regard to targets to be benefited. People with particularistic beliefs are convinced that they are adherents of the one and only true religion. They are likely to be somewhat reserved with regard to donations to secular funds, since it may not be guaranteed that their money will be used in the one and only correct way. Hence, we expect that particularism has a negative effect on intentional donations to secular charity funds (H2).

Integration into a religious network is indicated by *public practice*. People who are members of a church are more integrated than those who are not affiliated. Moreover, the effect of affiliation may depend on the type of denomination. According to Durkheim (1897), Catholics were more integrated into their intermediary group than Protestants and were therefore more likely to conform to the norms. When this still holds, Catholics should follow the norm with regard to intentional donations more than Protestants (H3a).⁴ A contradictory hypothesis can be derived from Weber ([1930] 1993), who—with reference to Protestant charity organizations—argued that Protestants are more rationalized. Donating money to a charity fund is a highly rationalized way of benevolence since the fund does all the work for the donor. On the basis of this theory, one would expect that Protestants would be *more* willing to donate than Catholics (H3b). Church attendance is also an indicator of integration in one's denomination. People who are more integrated are more likely to conform to the norms of their group (Durkheim 1897). We therefore expect a positive relation between church attendance and intentional donations (H4).

When the hypothesized effects of norms and integration are taken into account, other aspects of religiosity are not likely to be related to intentional donations. *Private practices* like prayer are individual rituals, and may as such not be considered to be a direct indicator

for integration. Although people may pray for the poor, this is not necessarily the case. Usually, people pray for their own ability to cope with discomfort in their environment (Janssen et al. 2000). Hence, frequency of prayer is also not an indicator for norms with regard to benevolence. Therefore, we expect that there is no effect of frequency of prayer on intentional donations. *Dogmatic beliefs* about Jesus are only very indirectly related to norms with regard to benevolence and they are also not very indicative for integration in a religious community. We therefore expect that such dogmatic convictions do not have an effect on willingness to donate. A religious *experience* is ultimately the experience of the solitary individual in relation to whatever he may consider the divine (James [1902] 1985). Individual experiences are not indicative for integration; neither has experiencing something divine anything to do with norms with regard to benevolence. We therefore expect that people with such experiences are not remarkably more or less generous than other people.

Network and Attitudes

Analogous to the concepts of integration and norms derived from Durkheim (1897), we propose network characteristics and personal attitudes as alternative measures for effects of dimensions of religiosity.

The *network* of people is important since donating money is more attractive for religious people when they are integrated in a social network that rewards such behavior (Deutsch and Lamberti 1986; Bekkers 2002b). Although financial contributions are usually anonymous, it is likely that people within a network where positive norms on donating prevail, encourage each other in their intentional donations. The more religious people in the network, the more prevalent the social pressure to conform to the religious norms: i.e., donating money to the poor. Therefore, we hypothesize that the religiosity of the network positively affects intentional donations (*H5*).

People's *attitudes* are indicative for the motivations people might have to donate. People with a positive attitude towards norm conformity are likely to conform to norms about donations to charity due to social pressure. Therefore we hypothesize that people who are inclined to norm conformity will have higher intentional donations (*H6*). People who are concerned for people in need will be more willing to donate. Free-riding can be a motive to refrain from contributing to the collective good that is called charity. People with a low free-rider tendency turn out to be relatively more willing to help (Piliavin and Charng 1990). A clear example of free-riding is tax evasion. We hypothesize that people to whom tax evasion is relatively legitimate will be less willing to donate (*H7*). People who are interested in society have a broader perspective and may therefore be more aware of the need for charity. Societally interested people will have more concern to benefit society or the world as a whole. An indicator for interest in society is interest in politics. We therefore hypothesize that people who are interested in politics will be more willing to donate than less interested persons (*H8*). In case a principle such as fighting inequality is a motive to donate to charity, we expect that a positive attitude towards income inequality has a negative relation with intentional donations (*H9*).

In order to estimate more precisely the net effects of dimensions of religiosity, network characteristics and personal attitudes on intentional donations, we have to control for a number of background characteristics that have been shown to correlate with intentional donations: education (Hoge and Yang 1994; Hodgkinson and Weitzman 1994), income (Regnerus et al. 1998), household size, employment status, gender (Piliavin and Charng 1990), age

(Regnerus et al. 1998), having a partner (Hoge and Yang 1994) and community size (Bekkers 2004).

Societal Circumstances

The extent to which dimensions of religiosity are related to intentional donations may vary across countries, possibly depending on societal circumstances. Countries differ importantly in the degree to which the government cares for people in need. Esping-Andersen (1990) distinguished different types of regimes with regard to the development of the welfare state: *social democratic*, *conservative-corporatist* and *liberal* regimes.

In the *social democratic* regimes (ideal-typically: the Nordic countries of Europe), the welfare state is elaborately developed. Social security benefits are at a high level compared to other regimes. The social policy is aimed at reducing market influence on the distribution of scarce resources and maximizing individual independence of the financially weak. The welfare state is less developed in *conservative-corporatist* regimes (ideal-typically: France and Germany). The leading principle of social policy is that social security benefits are only provided when family resources are exhausted. In *liberal* regimes (ideal-typically: the Anglo-Saxon countries), the welfare state is even less developed. Social security benefits are modest and the distribution of resources is mainly left to the market. Leibfried (1992) argued that the Mediterranean countries constitute as a separate kind of regime: the *Latin Rim*. In these regimes there is no official level of social security; only an underdeveloped system exists. Another group of countries has also been neglected in the typology of Esping-Andersen: (former) *communist* regimes. In these regimes the state interference in market distribution of resources is—or has been until recently—higher than everywhere else.

The amount of government regulation to fight poverty in a country is likely to have impact on the intentional donations of individuals. People have more possibilities to donate money when their financial prospects are good. When social security in a country is high, people do not need to hoard their money as a guarantee for their future financial position. In this privileged situation, people can spend a larger part of their money on whatever they like. Those people, who are already inclined to donate to the poorest countries because of their personal characteristics, will donate even more to the poorest countries when their own social security is already guaranteed. Building on previous knowledge on different welfare states (Esping-Andersen 1990), we expect the effects of people's characteristics to vary across countries that differ in terms of social security. More particularly, we expect that individual determinants of intentional donations to the poorest countries are stronger in countries where the development of the welfare state is high (*H10*), e.g. in social democratic regimes.

METHODS

Data

We tested the hypotheses with data from the cross-national survey Religious and Moral Pluralism (Jagodzinski and Dobbelaere 1999). An international committee of social scientists developed this survey. The original questionnaire was in English. The questions were carefully translated and retranslated for control for use in non-English-speaking countries. The data were collected in countries that represent all types of welfare regimes: Belgium, Great Britain, Hungary, Italy, the Netherlands, Poland and Portugal. In these countries 9415 individuals were interviewed face-to-face during the winter of 1998-1999. In each country, a probability sample was taken of people of 18 years and older using a multi-stage random

method. Response rates differed from country to country: from 42% in the Netherlands up to 90% in Italy, with an average response rate of about 64%. The representativeness of the sample compared to the population of a country was tested with regard to age, gender, education and region. In countries where the representativeness was not completely satisfactory, weight factors have been provided. A comparison of normal and weighted data revealed only minor differences in the results. Therefore, we decided to stick to the unweighted data.

Measurements

Intentional donations

Respondents were asked for their willingness to help the poor by donating a fraction of their net household income: "Would you be willing to take a cut in your net household income in order to help the poorest countries?" Respondents could answer: "Yes, I would accept a cut," or indicate that they would not accept a cut for several reasons: "No, unless everybody had a cut," "No, it wouldn't solve the problem," "No, I already pay enough," "No, I cannot afford it," and "No for some other reason." Those willing to take a cut were then asked: "Roughly what percentage of your net household income would you be willing to have cut to help the poorest countries?" Answer categories were: "Up to 1 percent of income," "Up to 2 percent," and "More than 2 percent." We recoded these variables into a new variable in which refusal to donate was scored as 0, willingness to donate up to 1 percent as 1, up to 2 percent as 2 and more than 2 percent as 3.

Religiosity

Religiosity was measured along the conceptual lines of Stark and Glock's (1968) dimensions of religiosity. The *practice* dimension was divided into public and private practice. *Public practice* was measured by church membership and church attendance. Church membership distinguishes 5 denominations: Catholic, Protestant, other Christian, non-Christian and non-affiliated people. Church attendance was measured with the question "Apart from ceremonies for birth, marriage or death, roughly how often do you attend religious services these days?" The eight point response scale ranged from "every day" to "never." We recoded this variable into an estimate of frequency of church attendance a year ranging from 0 to 365. *Private practice* was measured as the frequency of prayer: "About how often do you pray?" The eight point response scale ranged from "every day" to "never." We recoded this variable into an estimate of frequency of prayer a year ranging from 0 to 365.

The *belief* dimension was measured as dogmatic conviction and particularism. *Dogmatic conviction* was asked for with the statements "Jesus was both God and man," "Jesus was a prophet," "Jesus was a religious leader," and "Jesus never existed" (reverse scored). The response scale ranged from "definitely not true" to "definitely true" in 7 steps. Cronbach's alpha of this scale is .67. As an indication of their religious *particularism*, respondents were asked to make a selection of one out of five statements on a scale from with which they agreed most. The scale ranged from "There are important truths to be found in all religions," "There are important truths in many religions," "There is one true religion, but important truths to be found in other religions," to "There is only one true religion." A dummy variable was created for people who stated: "There are no important truths to be found in any religion".

Religious *experience* was measured with two questions: "Have you ever had an experience of something that exists, but transcends (goes beyond) everyday reality, and which you may or may not call God?" and "Whether or not you think of yourself as a religious person,

would you say that you have a spiritual life—something that goes beyond a merely intellectual or emotional life?" Respondents could answer on a five point response scale from "never" to "all the time" and on a seven point scale from "definitely not" to "definitely yes" respectively. A reliability test of these items showed that spirituality and experience are better regarded as two separate phenomena (Cronbach's alpha was .36).

The *consequences* dimension was measured as the mean of two items: "My religious beliefs have a great deal of influence on my daily life," and "My religious beliefs have a great deal of influence on how I make important decisions" (items developed by Eisinga et al. 1999). Respondents rated whether or not they agreed with these statements on a seven point scale. These items form a reliable scale (Cronbach's alpha was .92).⁵

Network and attitudes

The extent of religiosity of the social network was measured with regard to partner and friends. When people had a steady life partner they were also asked for partner's religiosity. Partner's denomination was used as a dummy variable in order to distinguish between Catholic, Protestant, other Christian, non-Christian and non-affiliated people.⁶ Partner's church attendance was asked by the question "Apart from ceremonies for birth, marriage or death, roughly how often does your partner attend religious services these days?" The eight point response scale ranged from "every day" to "never." People without a partner got a score "never" on this variable since religious influence via the partner did not exist in these cases.⁷ We recoded this variable into an estimate of frequency of church attendance a year ranging from 0 to 365.⁸ Every respondent was asked: "How many of your closest friends have views on religion that differ from yours?" Possible responses ranged in five steps from "none of them" to "all of them." We used this item reverse scored as an indicator of religious similarity between the respondent and friends. Dummies were created for those respondents who do not know the religious views of their friends and those respondents who do not have friends. An interaction of this similarity measure and respondent's church attendance indicates the religiosity of the friends.

Several questions aimed to measure attitudes. Norm conformity was measured with the question: "Very generally speaking, do you tend to do what you yourself want to do, or do you tend to do what others want you to do?" The response scale ranged from "I always tend to do what I myself want to do" (1) to "I always tend to do what others want me to do" (7). The extent to which respondents justify free-riding was assessed with the statements "Tax evasion is more justifiable: 1) the more everyone is cheating any way, 2) the higher the taxes are, 3) the more the government is wasting our money, 4) the more unfair the tax laws are." The response scale ranged from "strongly disagree" (1) to "strongly agree" (7). Cronbach's alpha of this scale was .83. Political interest was measured with the question: "How interested are you in politics?" The response scale ranged from "not at all interested" (1) to "very interested" (7). In order to measure attitude towards income inequality, respondents got the question: "In order to encourage people to work harder, there should be greater differences between people's incomes." The response scale ranged from "strongly disagree" (1) up to "strongly agree" (7).

Background characteristics

Education was measured as educational level: incomplete primary, primary completed, incomplete secondary, secondary completed, university incomplete, university degree completed. Respondents indicated their net household income. We standardized household income

within countries because of the large income differences between countries. Household size is the summation of the number of household members in four age categories: above 18, between 13 and 17, between 5 and 12, and below 4. Respondents were asked whether they are self-employed, employed, retired or belong to a group of non-paid persons. We used straightforward measures for gender (male or female) and age (subtraction of year of interview and birth year). Respondents were also asked whether they had a steady life partner or not. The community size of respondent's residence was measured with ten categories from "less than 500" up to "1,000,000 and over."

Societal circumstances

Societal circumstances were measured with the typology of welfare-state regimes (Esping-Andersen 1990). The data analyzed in this paper were collected in Belgium, Great Britain, Hungary, Italy, the Netherlands, Poland and Portugal. There are ample empirical reasons to regard the Netherlands as a *social-democratic* regime and Belgium as a *conservative-corporatistic* regime (Wildeboer Schut, Vrooman, and De Beer 2000). Arts and Gelissen (1999) ascertained that all authors agree that Great Britain is a *liberal* regime. Following Leibfried (1992), most authors agree that Italy and Portugal are *Latin Rim* regimes. We are left with the *Former Communist* countries Hungary and Poland. In our analyses, these countries are regarded as a separate category. As a check for the rank ordering of regimes and to decide where former communist countries belong, we used the percentage of gross national income that is spent on social security (ILO 2004). Since data for the year of interview is not available, we took data for the year nearest to the year of interview. Former Communist countries are placed between the Liberal and Latin Rim regimes (see Table 1).

Analyses

We will first describe the average amount donated within several countries. Second, we present separate models for the variables with regard to religiosity, network and attitudes. These models are controlled for background characteristics, country and missing values—we included dummy variables for missings on each variable in the model. The SPSS regression analyses have some assumptions that might not hold: a) homoscedasticity of the dependent variable in the different countries; b) similar effects within all countries. Therefore, we finally estimated a LISREL multi-sample model to test for these assumptions (Jöreskog and Sörbom 1993a, 1993b). This method analyzes covariance matrices within samples and compares parameters between samples. Initially, we imposed equality constraints on all parameters, which implies that parameters were considered equal in the different countries. First, we tested the homoscedasticity assumption: equality constraints are freed for those countries where the residual variance deviates significantly ($p < .05$) from other countries. Second, we tested for country interactions: equality constraints are freed if the unstandardized effect in a country deviates significantly from the effect of the same variable in other countries. For testing both assumptions we proceeded step by step, freeing the most significant deviation first, until no significant deviations existed ($p < .05$).

RESULTS

Descriptives

Table 1 shows the willingness of respondents to donate in different countries. About 18% of the respondents are willing to donate something to the poorest countries. This percentage

Table 1
Frequencies and Descriptives of Willingness to Donate
in Different Countries

| | All | Social democratic | Corporatistic | Liberal | Former communist | | Mediterranean | |
|--------------------------------------|------|----------------------|---------------|---------------|------------------|---------------|---------------|---------------|
| | | NL | B | GB | PL | H | I | PR |
| % GNP social security in the year | | 31.70 1993 | 27.21 1995 | 21.60 1994 | 21.36 1992 | 20.90 1996 | 12.40 1993 | 10.96 1996 |
| % willing to donate | 18.0 | 34.3 | 20.4 | 13.7 | 7.9 | 4.3 | 26.1 | 11.3 |
| Mean willingness | .309 | .672 | .392 | .226 | .113 | .072 | .397 | .192 |
| SD | .743 | 1.054 | .859 | .638 | .422 | .381 | .767 | .594 |
| N | 9294 | 989 | 1645 | 1433 | 1132 | 972 | 2149 | 974 |

NL Netherlands; B Belgium; GB Great Britain; PL Poland; H Hungary; I Italy; PR Portugal

is lowest in Hungary (4.3%) and highest in the Netherlands (34.3%). The average willingness to donate is also lowest in Hungary (.072) and highest in the Netherlands (.672).

Multivariate results

Table 2 represents regression effects of determinants that we proposed to be theoretically interesting, controlled for background characteristics, country and missing values. Models 1 to 15 show the effects of independent variables on willingness to donate to the poorest countries separate from the other theoretically interesting determinants, but controlled for background characteristics, country and missing values. In the full model, all predictors are simultaneously estimated in one model to find out which variables are most significant. Comparing the estimates of the models 1 to 15 with the full model provides us with information on spuriousness of effects of certain determinants, (e.g., denominational affiliation), but also on hidden effects that turn significant in the full model (e.g., particularism). Considering our goal to assess decisive determinants, we will focus on the findings of the full model.

As expected, we find a positive effect of the consequences dimension (*H1*) on intentional donations. Although there is no significant effect of particularism in the separate analysis, we do find the expected negative effect of particularism (*H2*) in the full model. This indicates that particularistic people, given their other characteristics, are less willing to donate to the poorest countries than others.

We derived two contradictory hypotheses on denominations from Durkheim's theory on integration and from Weber's thesis on rationalization in relation to Protestantism (*H3a* and *H3b*). However, there is no support for either hypothesis. The results showed no differences between Catholics and Protestants in their willingness to donate. In the separate model we find that non-Christians and non-affiliated people deviate significantly in their willingness to donate, but these differences are spurious due to other characteristics since they disappeared or lost significance in the full model. Church attendance has the expected positive effect (*H4*), both in the separate and the full model.

Frequency of prayer and religious experiences both show a significantly positive effect in the separate models, but these effects disappear in the full model, indicating that other characteristics in the model are responsible for the initially-found relation. Unexpectedly, dogmatic conviction and spirituality show positive effects on intentional donations to the poorest countries that stand relatively strong in the full model.

Table 2
Unstandardized Regression Parameters (B) on Intentional Donations,
Controlled for Background Characteristics, Country and Missing Values

| Religiosity | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | Full |
|----------------------------|------|-----------|----------|----------|-----------|----------|----------|----------|----------|----------|-----------|--------|----------|----------|---------|-----------|
| Denomination | | | | | | | | | | | | | | | | |
| Catholic (ref.) | | | | | | | | | | | | | | | | |
| Protestant | | .008 | | | | | | | | | | | | | | -.001 |
| Other Christian | | .061 | | | | | | | | | | | | | | -.002 |
| Other (Non-Christian) | | .166 *** | | | | | | | | | | | | | | .070 |
| None | | -.107 *** | | | | | | | | | | | | | | .008 |
| Church attendance/week | | .093 *** | | | | | | | | | | | | | | .056 *** |
| Prayers/week | | | .025 *** | | | | | | | | | | | | | .001 |
| Dogmatic conviction | | | | .049 *** | | | | | | | | | | | | .023 *** |
| Particularism | | | | | .004 | | | | | | | | | | | -.021 ** |
| No truths (dummy) | | | | | -.182 *** | | | | | | | | | | | -.102 ** |
| Experience | | | | | | .048 *** | | | | | | | | | | -.002 |
| Spirituality | | | | | | | .041 *** | | | | | | | | | .016 *** |
| Consequences | | | | | | | | .047 *** | | | | | | | | .019 *** |
| Network | | | | | | | | | | | | | | | | |
| Partner's denomination | | | | | | | | | | | | | | | | |
| Catholic (ref.) | | | | | | | | | | | | | | | | .001 |
| Protestant | | | | | | | | | -.008 | | | | | | | -.068 |
| Other Christian | | | | | | | | | .027 | | | | | | | .009 |
| Non-Christian | | | | | | | | | .021 | | | | | | | -.042 |
| None | | | | | | | | | -.110 ** | | | | | | | .037 *** |
| Partner's church att./week | | | | | | | | | | .088 *** | | | | | | -.029 *** |
| Friends similar views | | | | | | | | | | | -.036 *** | | | | | -.167 *** |
| Don't know views | | | | | | | | | | | -.229 *** | | | | | -.116 ** |
| Don't have friends | | | | | | | | | | | -.184 *** | | | | | |
| Attitudes | | | | | | | | | | | | | | | | |
| Norm conformity | | | | | | | | | | | | .008 † | | | | .002 |
| Free-riding | | | | | | | | | | | | | -.014 ** | | | -.011 * |
| Political interest | | | | | | | | | | | | | | .033 *** | | .027 *** |
| Income inequality | | | | | | | | | | | | | | | -.008 * | -.009 *** |
| Adj. R ² | .092 | .102 | .095 | .095 | .091 | .091 | .098 | .102 | .088 | .095 | .092 | .087 | .087 | .088 | .093 | .123 |

*** p < .001; ** p < .01; * p < .05; † p < .10 (two-tailed);

N = 9294

People with a non-religious partner are less willing to donate in the separate model, but the difference decreased to non-significance in the full model. Church attendance of the partner does positively affect intentional donations in both the separate and the full model, which confirms our hypothesis (*H5*). Having friends with similar religious views has a negative effect. The interaction effect of friends' views with respondents' church attendance (not presented in Table 2) shows a positive effect when analysed separately (.023; $p < .001$), but a negative one in a full model (-.014; $p < .01$), which contradicts our hypothesis (*H5*). Because of the unexpected result, we did not include the interaction in subsequent analyses. We will deal with the interaction and its unexpected result in the discussion section.

We found a small positive effect of norm conformity that lost significance in the full model, which does not clearly support our hypothesis (*H6*). The negative effect of free-riding, the positive effect of political interest and the again negative effect of income inequality stand all firm in the full model and confirm our hypotheses (*H7*, *H8*, and *H9*).

Testing for robustness across countries

With a LISREL multi-sample procedure we tested for homoscedasticity and country interactions. The assumption of homoscedasticity did not hold. All countries differed with regard to the residual variance in willingness to donate to the poorest countries. Therefore, we did not impose this assumption in our further analysis.

The LISREL estimates from our test for country interactions are presented in Table 3. The left column shows for each determinant the main effect. In the case that a significant country interaction is found, the deviant estimate within the country is presented in the corresponding country specific column. When there is no country specific effect for a variable in a country, the main effect applies.

We find that the positive effect of the consequences dimension (*H1*) on intentional donations to the poorest countries is cross-nationally robust. However, the negative effect of particularism (*H2*) is no longer significant after allowing heteroscedasticity and controlling for country specific effects.

We still do not find any substantial difference between Catholics and Protestants with regard to their willingness to donate, which does not support either of our hypotheses on denominational affiliation (*H3a* and *H3b*). With regard to other denominations, we also do not find significant differences with Catholics in the main effects. Positive country-specific effects for non-Christian and non-religious people in Great Britain constitute the only exceptions.

As expected, church attendance has a positive effect on intentional donations in all countries (*H4*). In the Netherlands, Belgium and Great Britain, the effect of church attendance is even stronger than in other countries. Effects of frequency of prayer and religious experiences are still non-significant. Although the parameter for religious experiences in Hungary differs from the main effect, it is still not significant. For spirituality we find that the unexpected positive effect is only found in the Netherlands, Belgium, and Italy. The positive effect of dogmatic conviction, which was also unexpected, turns out to be quite robust over countries, Portugal constituting the only exception. Apparently, these convictions inspire those who hold them to donate to the poorest countries.

When we consider the effects of people's networks, the religious affiliation of one's partner does not show significant main effects. Only in the Netherlands are people with a non-affiliated partner less willing to donate. However, partner's church attendance shows a robust

Table 3
LISREL Estimates (Gamma) on Intentional Donations,
Controlled for Country and Missing Values

| | Main | Country specific | | | | | | |
|----------------------------|----------|------------------|---------|---------|---------|--------|---------|---------|
| | | NL | B | GB | PL | H | I | PR |
| Religiosity | | | | | | | | |
| Denomination | | | | | | | | |
| Catholic (ref.) | | | | | | | | |
| Protestant | .032 | | | | a | | | |
| Other Christian | .022 | | | | | | | |
| Other (Non-Christian) | -.135† | | | .412*** | | | | |
| None | -.008 | | | .139** | | | | |
| Church attendance/week | .025** | .226*** | .141*** | .088*** | | | | |
| Prayers/week | .000 | | | | | | | |
| Dogmatic conviction | .021*** | | | | | | | -.026† |
| Particularism | -.009 | | | | | | | |
| No truths (dummy) | -.063* | | | | | | | |
| Experience | .014† | | | | | -.019† | | |
| Spirituality | -.002 | .064*** | .023* | | | | .024** | |
| Consequences | .012** | | | | | | | |
| Network | | | | | | | | |
| Partner's denomination | | | | | | | | |
| Catholic (ref.) | | | | | | | | |
| Protestant | -.033 | | | | | | | |
| Other Christian | -.059 | | | | | | | |
| Non-Christian | -.007 | | | | | | | |
| None | .030 | -.161* | | | | | | |
| Partner's church att./week | .038*** | | | | -.019 | | | .110*** |
| Friends similar views | -.021*** | | | | | | | |
| Don't know views | -.141*** | | | | a | | | |
| Don't have friends | -.082* | | | | | | | |
| Attitudes | | | | | | | | |
| Norm conformity | .004 | | | | | | | |
| Free-riding | -.008* | | | | | | | |
| Political interest | .024*** | .067*** | | | | -.003 | | |
| Income inequality | .000 | -.035* | -.025** | | | | | |
| Background | | | | | | | | |
| Education | .006 | .135*** | .095*** | .094*** | -.031** | | .076*** | |
| Income | .047*** | .189*** | | | | | | |
| Household size | .005 | | | | | | | |
| Employment | | | | | | | | |
| Self employed | .068** | | | | | | | |
| Employed | -.039* | | | | | | | |
| Retired | -.047* | | | | | | | |
| Other non-paid (ref.) | | | | | | | | |
| Female | -.027* | | | | | | | |
| Age/10 | -.007 | | | | | | | |
| Partner | -.032* | | | | | | | |
| Community size | .005 | | | | | | -.012† | |
| N | 9294 | 989 | 1645 | 1433 | 1132 | 972 | 2149 | 974 |

There are significant ($p < .05$) effects for missing values on dogmatism (.114; $N=134$), retirement (-.058; $N=386$), and - only in the Netherlands - income (-.446; $N=79$); $\chi^2=495.74$; $df=320$; $p=.000$ NL Netherlands; B Belgium; GB Great Britain; PL Poland; H Hungary; I Italy; PR Portugal

*Exceptional effect of marginal number of cases ($N = 3$ and 2 respectively)

*** $p < .001$; ** $p < .01$; * $p < .05$; † $p < .10$ (two-tailed)

positive effect, which supports our hypothesis (*H5*). The effect is especially strong in Portugal, whereas Poland is the only country where it is not found. Again, similarity with friends has a negative effect that is robust across all countries.⁹

Now, let us turn to the effects of particular attitudes. Our hypothesis that norm conformity positively affects intentional donations is not supported in any country (*H6*). Free-riding still shows the expected negative effect without exceptions across countries (*H7*). Political interest shows the hypothesized positive effect (*H8*), which turns out to be especially strong in the Netherlands, while Hungary constitutes the only exception. Attitude towards income inequality has no significant main effect; the hypothesized negative effect is only found in the Netherlands and Belgium (*H9*).

To give complete information, we now present results for the background characteristics. Education shows no significant main effect, but many country-specific effects: a positive effect in the Netherlands, Belgium, Great Britain, and Italy, and a negative effect in Poland. People with a relatively high income are more willing to donate than others; this effect is especially strong in the Netherlands. Self-employed people are more willing to donate, while employed and retired people are less willing to do so. Females have lower intentional donations than males. People with a steady life partner are also less willing to donate. All other background characteristics do not show significant effects.

Contrary to our expectations, the effects of the independent variables on intentional donations turn out to be quite robust for most determinants. Nonetheless, several country-specific effects are found. Some of these effects are consistent with our proposition that effects are stronger in developed welfare regimes: e.g., effects of church attendance. However, other effects do not fit into this pattern: e.g., the strong effect of partner's church attendance in Portugal. This implies that there is only moderate support for the hypothesis that effects on intentional donations to the poorest countries are stronger when the development of the welfare state is more elaborate (*H10*).

CONCLUSION AND DISCUSSION

We investigated which aspects of individual religiosity determine willingness to donate to the poorest countries, and whether effect estimates are robust across countries. Frequent church visitors, dogmatically convinced people, and persons who take consequences of their religiosity in everyday life seriously are also more willing to donate. The religiosity of people's networks also affects willingness to donate. Church attendance of one's partner has a positive influence on intentional donations. These findings are found to be quite robust across the seven countries investigated.

The most surprising anomaly we found is that having friends with similar religious views has a negative instead of a positive effect on intentional donations, which holds true even in cases where the respondents are frequent church attendees. On the basis of Durkheim's (1897) theory on integration, one would expect that religious people with similar friends would be more rather than less willing to donate than persons with a less religious network. The best explanation available for this surprising finding is the bystander effect (Darley and Latané 1968). The bystander effect has two prerequisites that are both present in the current study: ambiguity of the need for help and diffusion of responsibility. It may be ambiguous to some people whether there is need to provide help to poor countries and whether individuals (especially religious individuals) should provide such help. There is also diffusion of responsibility since there are more religious persons (who should help) in the network of the respondent.

The presence of other people who should help apparently reduces feelings of responsibility and intentions to help. Future research with more direct measurements of religiosity of friends may shed more light on this issue.

Other results are not so anomalous, but they also do not support our hypotheses. Denominational differences are, in general, not found when the dimensions of religiosity are controlled. This shows that norms and the integration of the individual are far more important with regard to intentional donations than religious affiliation as such. This is even more underscored by the effect of non-affiliation (controlled for dimensions of religiosity) in Great Britain. Some exceptions to the general trend do exist, however. The finding that non-Christians in Great Britain, compared to Catholics, are more willing to donate to the poorest countries is probably because many of these non-Christians come from former colonies that belong to the poorest countries.¹⁰ Donating money to the poorest countries is for them a way of supporting their own background.

We did not expect dogmatic convictions to affect intentional donations, but it turned out to do so. Neither did we expect positive effects of spirituality on willingness to donate that appeared in some of the countries. These results suggest that not only norms and integration, but also (private) religious beliefs, affect willingness to donate. Future research is needed on the differential effects of adhering to dogmas, research that would include a broader range of beliefs to determine what kind of religious beliefs are especially relevant. Attitudes with regard to norm-conformity and income inequality did in general not show the expected effects. Norm conformity as such is probably a too vague concept since it is not known to what norm people actually conform. Attitude towards income inequality is probably a national topic that is not that easily applicable on international donations. Future research should make use of more specific measures of attitudes with regard to norm conformity and income inequality.

This research has contributed to knowledge on the net relation between religiosity and money donation in several important ways. We analyzed data from seven countries that differed largely in their social security arrangements, which led us to expect that individual level effects would vary across countries. Nonetheless, the effects are quite robust across countries. We showed that particular dimensions of religiosity affect not only the amount of actual helping behavior, which depends largely on the opportunities people get, but also the intentions to donate. The effects of religiosity are now known in more detail because of the multidimensional approach underlying the measurement of religiosity. The analyses confirmed positive effects of church attendance on donations, but also drew our attention to other aspects of religiosity that play a role. People who take consequences from their religiosity in their every day life and people who strongly believe in dogmas are more willing to donate. Furthermore, this research showed that not only the religiosity of the individual, but also the religiosity of the network affects intentional donations. Church attendance of a partner has a positive effect, while religious homogeneity of the circle of friends has a negative effect on intentional donations. These effects are net of the influence of background characteristics and attitudes, and are also quite robust across countries.

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NOTES

¹To answer the question 'Who is my neighbor?' Jesus told a story about a man who fell into the hands of robbers and was left half dead. Two religious functionaries, a priest and a Levite, found him on their way but did not help him. However, a Samaritan (one of the outcast) bound his wounds and brought the victim to an inn. Jesus then reversed the question: who of the three was a neighbour to the victim? The answer is obvious, and Jesus instructed to act likewise.

²Glock regarded knowledge about religion also as a dimension of religiosity. However, knowledge about religion is not an aspect of religiosity per se. It is quite possible to know a lot about religion without being religious. For this reason the dimension knowledge about religion is generally not used in empirical research.

³A criticism of a measurement of intentions could be that it is "cheap talk." However, one should consider that self-reported behavior is also subject to social desirability. Moreover, it is unclear whether the temptation for social desirability is higher with regard to intentions compared to self-report measures. By the way, a recent meta-analysis of the theory of planned behavior (TPB) by Armitage and Conner (2001) showed that behavioral intentions are substantially correlated with prospective measures of actual behavior—on average .47. Although intentions are certainly subject to social desirability, they are also strong predictors of actual behavior.

⁴Greeley (1989) found that Catholics are still more integrated in their intermediary group than Protestants.

⁵The dimensions of religiosity are correlated to each other. The highest correlation is .58 between frequency of prayer and consequences of religion, all other correlations are lower than .50. Hence, one can rule out large statistical problems caused by multicollinearity.

⁶The majority of the partners (74%) belong to the same denomination as the respondent.

⁷The exact value given on partner characteristics to the respondents without a partner does not affect the unstandardised estimates in multivariate analyses since a dummy is included for having or not having a partner.

⁸The correlation between the church attendance of the respondents and the partners is .54 ($p < .001$).

⁹Because of the unexpected result of the interaction of friend's views and respondent's church attendance in the SPSS analysis, we did not include the interaction in our LISREL analysis. We will deal with the interaction and its unexpected result in the discussion section.

¹⁰There are 46 British respondents in the analysis who are affiliated to a non-Christian religion. Of these respondents, 16 are Indian, 8 Pakistani, 2 black-African, 1 black-Caribbean, 3 other non-white, 6 refused to indicate ethnic belonging, and the remaining 10 are white.

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